

**Information to identify the case:**

Debtor 1	<u>Arthur Christy</u>	Social Security number or ITIN	xxx-xx-0942
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-15332-CMG			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Arthur Christy

6/6/18

**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Arthur Christy  
 Debtor

Case No. 17-15332-CMG  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 54

Date Rcvd: Jun 06, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 08, 2018.

db +Arthur Christy, 2 Beach Way, Sea Bright, NJ 07760-2102  
 cr +Capitol Indemnity Corporation, c/o Chiesa Shahinian & Giantomasi PC, One Boland Drive,  
 Attn: Michael R. Caruso, Esq., West Orange, NJ 07052-3686  
 cr +Eugene Wishnic, c/o Stark & Stark, PC, 993 Lenox Drive, Lawrenceville, NJ 08648-2316  
 r +Gloria Nelson & Co., 33 Witherspoon St., Princeton, NJ 08542-3207  
 cr +Platte River Insurance Company, c/o Chiesa Shahinian & Giantomasi PC, One Boland Drive,  
 Attn: Michael R. Caruso, Esq., West Orange, NJ 07052-3686  
 acc +Sharer Petree Brotz & Snyder, 1103 Laurel Oak Road, Suite 105B, Voorhees, NJ 08043-4376  
 cr +Valley National Bank, 1445 Valley Road, Wayne, NJ 07470-8438  
 516709895 AMCA Bio Reference Lab, 22695 Sawmill River Road, Building 3, Elmsford, NY 10523  
 516709894 +Alert Ambulance Service, Inc., PO Box 192, Brick, NJ 08723-0192  
 516709896 +Apex Asset Management, PO Box 5407, Lancaster, PA 17606-5407  
 517102843 +Arthur Christy, Rory P. Collins, 61 King Ave., Weehawkin, NJ 07086-6906  
 517341596 +Automated Building Controls, Inc., 3320 Route 66, Neptune, NJ 07753-2769  
 517405188 +Capitol Indemnity Corp., One Boland Dr., Michael R. Caruso, Esq.,  
 West Orange, NJ 07052-3686  
 517028486 +Capitol Indemnity Corp., One Boland Drive Michael R. Caruso, Esq., W. Orange, NJ 07052-3686  
 516709898 +Capitol Indemnity Corporation, P.O. Box 5900, Madison, WI 53705-0900  
 516709899 +Chase Mortgage, 3415 Vision Dr, Columbus, OH 43219-6009  
 516709900 +Citicards Cbna, Citicorp Credit Svc/Centralized Bankrupt, Po Box 790040,  
 Saint Louis, MO 63179-0040  
 517341597 +Eugene Carrillo, Beatriz Carrillo, David DiFabio, E, c/o Michael A. Orozco, Esq.,  
 50 Tice Blvd, Suite 380, Woodcliff Lake, NJ 07677-7681  
 516995344 +George Moutis, 1305 South Roller Road, Ocean, NJ 07712-3988  
 516709902 +Gina A. Makoujy, Esq., Tesser & Cohen, 946 Main Street, Hackensack, NJ 07601-5100  
 516709903 +Hackensack Meridian, PO Box 650292, Dallas, TX 75265-0292  
 516709904 +Hedinger and Lawless, LLC, 147 Columbia Turnpike # 200, Florham Park, NJ 07932-2199  
 516709905 +Hudson Insurance Company, 100 William Street, New York, NY 10038-5044  
 516709906 IRS, PO Box 37009, Hartford, CT 06176-0009  
 516709907 #+Jill Christy, 1 Blue Hills Drive, Holmdel, NJ 07733-2217  
 516995604 +Kasandra Moutis, 1305 South Roller Road, Ocean, NY 07712-3988  
 517320269 +LQD Business Filing, LLC, Fleming L. Ware, Esq., Vedder Price P.C.,  
 1633 Broadway, 31st Floor, New York, NY 10019, 2 10019-6764  
 517320270 +LQD Business Finance, LLC, Fleming L. Ware, Esq., Vedder Price P.C.,  
 1633 Broadway, 31st Floor, New York, NY 10019, 2 10019-6764  
 517341595 +LQD Business Finance, LLC, 329 W, 18th Street, Suite 912, Chicago, IL 60616-1120  
 516709908 +Lincroft Village Dental Care, 9 Middletown Lincroft Road, Lincroft, NJ 07738-1511  
 516709909 +Martha Ostrowitz, Esq., Ostrowitz & Ostrowitz, 225 Gordons Corner Rd,  
 Manalapan, NJ 07726-3342  
 516709910 +Monmouth Cty Prob, Po Box 1259, Freehold, NJ 07728-1259  
 516709913 Rory P. Collins, 61 King Ave., Weehawken, NJ 07086-6906  
 517298790 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: State of New Jersey, Department of Treasury,  
 Division of Taxation, P.O. Box 245, Trenton, NJ 08695-0245)  
 516988931 +Structural Concepts, Inc., 1305 South Roller Road, Ocean, NJ 07712-3989  
 516709916 +The Sherwin Williams Co., 101 W Prospect Ave #1020, Cleveland, OH 44115-1027  
 516885694 +VNB Loan Svc., Inc., 747 Chestnut Ridge Rd., Chestnut Ridge, NY 10977-6224  
 516709918 +Valley National Bank, 1460 Valley Rd, Wayne, NJ 07470-8494  
 516743528 +Valley National Bank, 225 Gordons Corner Rd., Ste. 1J, Manalapan, NJ 07726-3342  
 516709919 +Valley National Bank, 362 Broad Street, Red Bank, NJ 07701-2120  
 516709917 +Valley National Bank, 1720 Route 23 North, Wayne, NJ 07470-7524  
 516732400 +Valley National Bank, 1455 Valley Road, Wayne, New Jersey 07470-8448  
 516979351 +Verizon by American InfoSource, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 07 2018 00:35:55 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 07 2018 00:35:52 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 516709897 +EDI: BANKAMER.COM Jun 07 2018 12:00:00 Bank Of America, Nc4-105-03-14, Po Box 26012,  
 Greensboro, NC 27420-6012  
 516709912 +EDI: RMCB.COM Jun 07 2018 11:49:00 RMCB, PO Box 1235, Elmsford, NY 10523-0935  
 516709911 +E-mail/Text: RMCBankruptcy@hackensackmeridian.org Jun 07 2018 00:36:41  
 Riverview Medical Center, PO Box 397, Neptune, NJ 07754-0397  
 516709914 +E-mail/Text: jennifer.chacon@spservicing.com Jun 07 2018 00:37:12  
 Select Portfolio Servicing, Inc, Po Box 65250, Salt Lake City, UT 84165-0250  
 516714858 +EDI: RMSC.COM Jun 07 2018 12:00:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021  
 516709915 +EDI: RMSC.COM Jun 07 2018 12:00:00 Synchrony Bank/Care Credit, Attn: Bankruptcy,  
 Po Box 956060, Orlando, FL 32896-0001  
 516709901 EDI: USBANKARS.COM Jun 07 2018 11:43:00 Elan Financial Service, Po Box 790084,  
 Saint Louis, MO 63179

District/off: 0312-3

User: admin  
Form ID: 318

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Total Noticed: 54

Date Rcvd: Jun 06, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516971343	EDI: AIS.COM Jun 07 2018 11:48:00	Verizon,	by American InfoSource LP as agent,
	PO Box 248838, Oklahoma City, OK	73124-8838	
516709920	+EDI: WFFC.COM Jun 07 2018 11:58:00	Wells Fargo Bank,	Mac-F8235-02f, Po Box 10438,
	Des Moines, IA 50306-0438		

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +Rory P. Collins, 61 King Ave., Weehawken, NJ 07086-6906

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 08, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 6, 2018 at the address(es) listed below:

Alan R. Ostrowitz	on behalf of Creditor	Valley National Bank	ostrowlaw@optonline.net
Andrea Dobin	ecftrusteead@trenklawfirm.com,	NJ55@ecfcbis.com	
Andrea Dobin	on behalf of Trustee	Andrea Dobin	adobin@trenklawfirm.com
Anne S. Cantwell	on behalf of Mediator	Anne S. Cantwell	ACantwell@shermansilverstein.com
Denise E. Carlon	on behalf of Creditor	U.S. Bank National Association,	as trustee, on behalf
	of the holders of the Home Equity Mortgage Trust 2006-3	Home Equity Mortgage Pass-Through	Certificates, Series 2006-3
	dcarlon@kmlawgroup.com,	bkgroup@kmlawgroup.com	
Joseph H. Lemkin	on behalf of Defendant	Eugene Wishnic	jlemkin@stark-stark.com
Joseph H. Lemkin	on behalf of Creditor	Eugene Wishnic	jlemkin@stark-stark.com
Michael R. Caruso	on behalf of Creditor	Capitol Indemnity Corporation	mcaruso@csglaw.com,
	ecf@csglaw.com		
Michael R. Caruso	on behalf of Creditor	Platte River Insurance Company	mcaruso@csglaw.com,
	ecf@csglaw.com		
Michele M. Dudas	on behalf of Trustee	Andrea Dobin	mdudas@trenklawfirm.com
Michele M. Dudas	on behalf of Plaintiff	Andrea Dobin	mdudas@trenklawfirm.com
Richard J. Pepsny	on behalf of Debtor	Arthur Christy	pepsnylawfirm@msn.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov		

TOTAL: 13